Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

## **Official Form 101**

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Mildred	
	government-issued picture identification (for example, your driver's license or	First name	First name
	passport).	Middle name	Middle name
	Bring your picture	Ruiz	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		widdle name	widdle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>8691</u>	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number		
		9xx - xx	9xx - xx

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Last Name

Case Number (if known) \_

Document Ruiz Mildred

Debtor 1

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name  Business name  EIN  EIN	Business name  Business name  EIN  EIN
5.	Where you live	2653 W Wabansia Ave Number Street Unit 3B	If Debtor 2 lives at a different address:  Number Street
		Chicago IL 60647  City State ZIP Code  COOK  County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code  County  If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street  P.O. Box  City State ZIP Code	Number Street  P.O. Box  City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408

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Mildred

Debtor 1

Document Ruiz

Last Name

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Case Number (if known)	

Pa	rt 2: Tell the Court About Your	Bankruptcy	Case			
7.	The chapter of the Bankruptcy Code you are choosing to file	Filing for	Bankruptcy (Form 2010))		equired by 11 U.S.C. § 342(b) for page 1 and check the appropriate	
	under	☐ Chap				
		☐ Chap				
		☐ Chap ☐ Chap				
		■ Chap	13			
8.	How you will pay the fee	local yours subm	court for more details self, you may pay with	about how you may cash, cashier's chec n your behalf, your a	Please check with the clerk's pay. Typically, if you are payinck, or money order. If your atto ttorney may pay with a credit of	ng the fee rney is
				-	oose this option, sign and attace in Installments (Official Form	
		By la less pay t	w, a judge may, but is than 150% of the offic he fee in installments)	not required to, waivial poverty line that a line this control to the control that a line	est this option only if you are five your fee, and may do so only pplies to your family size and your family size and your family size and your must fill out the <i>App</i> B) and file it with your petition.	ly if your income is you are unable to olication to Have the
9.	Have you filed for bankruptcy within the	□ No	NDII		02/49/2045	15 05512
	last 8 years?	Yes.	District NDIL	When	02/18/2015 Case Number	15-05512
			NDII			10-18066
			District NDIL	When	04/23/2010 Case Number	10-10000
			District	\\\\\-\-	Const Niverbox	
			District	When	Case Number MM / DD / YYYY	
10.	Are any bankruptcy	■ No				
	cases pending or being					
	filed by a spouse who is not filing this case with	☐ Yes.			Relationship to you _ Case Number, if kr	
	you, or by a business parter, or by affiliate?				MM / DD / YYYY	
					Relationship to you _	
			District	When	Case Number, if kr	10WN
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obtain	ined an eviction judgme	ent against you?	
			■ No. Go to line 12. □ Yes. Fill out <i>Initia</i> this bankruptcy p	l Statement About an E	viction Judgment Against You (Fo	rm 101A) and file it with

Debtor 1	Mildred	. 2002	Document	Page 4 of 56  Case Number (if known)	2000
	First Name	Middle Name	Last Name		

Pa	Report About Any Busine	sses You Ow	n as a Sole Proprietor					
12.	of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of b	ousiness				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any					
	a corporation, partnerhsip, or LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street					
	to this petition.		City				ate Zip C	code
			Check the appropriate	box to describe	e your business:			
			☐ Health Care Busi			1(27A))		
			☐ Single Asset Rea	l Estate (as de	fined in 11 U.S.C. §	101(51B))		
			☐ Stockbroker (as o	defined in 11 U	.S.C. § 101(53A))			
			☐ Commodity Broke	er (as defined i	n 11 U.S.C. § 101(6	5))		
			☐ None of the abov	е				
	are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	■ No. I	am not filing under Chapter the Bankruptcy Code.  I am filing under Chapter the Bankruptcy Code.  I am filing under Chapter Bankruptcy Code.	oter 11. 11, but I am N	OT a small business	s debtor according		
Pa	Report if You Own or Ha	e Any Hazard	ous Property or Any Prop	erty That Need	s Immediate Attenti	on		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	■ No.	What is the hazard?					
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own		If immediate attention is	needed, why is	s it needed?			
	perishable goods, or livestock that must be fed, or a building that needs urgent repairs?							
			Where is the property? _	Number	Street			

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Debtor 1

Mildred

Middle Name

Case Number (if known) \_

Part 5:

Explain Your Efforts to

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Receive a Briefing About Credit Counseling	
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.  If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
☐I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
If you believe you are not required to receive a briefing about credit counseling, you must file a	If you believe you are not required to receive a briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

motion for waiver of credit counseling with the court.

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Debtor	1	

Mildred

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Middle Nan

Lock Norma

Case Number (if known)

6. <b>Wh</b>	at kind of debts do		consumer debts? Consumer debts are de	
	u have?	as "incurred by an individual  No. Go to line 16b.  Yes. Go to line 17.	primarily for a personal, family, or household	purpose."
			business debts? Business debts are debt strengther through the operation of the business	-
		No. Go to line 16c. Yes. Go to line 17.		
		_	we that are not consumer debts or business	debts.
	you filing under apter 7?	No. I am not filing under Ch	napter 7. Go to line 18.	
any exc adr are ava	you estimate that after y exempt property is cluded and ministrative expenses e paid that funds will be allable for distribution		er 7. Do you estimate that after any exempt per are paid that funds will be available to distri	
	unsecured creditors? w many creditors do	<b>■</b> 1-49	<b>1</b> ,000-5,000	<b>2</b> 5,001-50,000
	u estimate that you	□ 50-99	5,001-10,000	50,001-100,000
ow	e?	□ 100-199 □ 200-999	10,001-25,000	☐ More than 100,000
	w much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion
	imate your assets to worth?	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion
be	worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
. Ho	w much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	imate your liabilities	<b>\$50,001-\$100,000</b>	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
to I	be?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
art 7:	Sign Below	<b>—</b> \$600,001 \$1111111011	<b>_</b>	_ more than \$50 pinton
r you		I have examined this petition, and correct.	I declare under penalty of perjury that the info	ormation provided is true and
•		If I have chosen to file under Chap	ter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap	
			did not pay or agree to pay someone who is dread the notice required by 11 U.S.C. § 342	
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.
			nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.	
		/s/ Mildred Ruiz Signature of Debtor 1	Signa	ature of Debtor 2
		00/00/00/0		
		Executed on03/09/2018		uted on

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Debtor 1 Mildred Ruiz Case Number (if known) \_\_\_\_\_\_

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Wylie W Mok	Date	Date: 03/20/20	018
Signature of Attorney for Debtor	Bate	MM / DD / YYYY	
Wylie W Mok			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone312-332-1800	Email ac	<sub>ldress</sub> ndil@gera	cilaw.com
6293407	IL		

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			30001110111	1 446 6 6
Fill in this ir	nformation to ider	ntify your case:		
· ·				
Debtor 1	Mildred		Ruiz	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
		or the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)	
Case Numbe (If known)	r			

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$ 0
1ь. Сору	y line 62, Total personal property, from Schedule A/B	\$ 8,106
1с. Сору	y line 63, Total of all property on Schedule A/B	\$ 8,106
Part 2:	Summarize Your Liabilities	
		<b>Your liabilities</b> Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) v the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$14,458
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$11,155
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	<u> </u>
Part 3:	Summarize Your Liabilities	
	e <i>I: Your Income</i> (Official Form 106I) our combined monthly income from line 12 of <i>Schedule I</i>	\$2,256.28
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$2,029.00

Document Mildred Case Number (if known) \_\_ Debtor 1 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records	
6. Are you filling for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the or Yes	court with your other schedules.
<ul> <li>7. What kind of debt do you have?</li> <li>Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual pri family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S</li> <li>Your debts are not primarily consumer debts. You have nothing to report on this part of the form. this form to the court with your other schedules.</li> </ul>	.C. § 159.
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from O Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	fficial \$ 2,324.25
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :  From Part 4 of Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00
9d. Student loans. (Copy line 6f.)	\$ 3,315.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$ <u>3,315.00</u>

Fill in this inf	Caso 19 093 formation to identify yo			Entered 03/22/18 1 0 of 56	L7:38:41	Desc I	Main	
				0 01 30				
Debtor 1	Mildred First Name	Middle Name	Ruiz Last Name					
Debtor 2	ristname	wildlie Name	Lastivanie					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the : _	NORTHERN Dist	rict of <u>ILLINOIS</u>					
Case Number			(State)				heck if this i	is an
(If known)						а	mended filin	ıg
Official Fo	orm 106A/B							
Schedul	e A/B: Propei	rty						12/15
ategory where esponsible for ages, write you Part 1:	you think it fits best. Bo supplying correct infor ur name and case numb Describe Each Residence	e as complete and mation. If more sp per (if known). Ans , Building, Land, or	accurate as possible. If two made is needed, attach a separat		, both are equal	ly		
No. Yes.  Add the doll	Describe	you own for all of	your entries fro Part 1, includin	g any entries for pages				
you have at	tached for Part 1. Write	that number here	)		>			\$0.00
Part 2:	Describe Your Vehicles							
No. Yes.	trucks, tractors, sport  Describe  Iake:	utility vehicles, m	notorcycles  Who has an interest in the	property? Check one.	Do not deduct s	ecured claim:	s or exemptions	s Put
M	lodel:	Civic	Debtor 1 only		the amount of a	ny secured cl	aims on Sched	ule D:
Υ	ear:	2003	Debtor 2 only		Current value		Current valu	
А	pproximate Mileage:	150,000	Debtor 1 and Debtor 2 onl		entire property		portion you	
	other information:		At least one of the debtors	and another	\$	606.00	\$	606.00
	2003 Honda Civic with ov niles.	ver 150,000	Check if this is communinstructions)	unity property (see				
M	lake:	Nissan	Who has an interest in the	property? Check one.	Do not deduct s	ecured claim	s or exemptions	s. Put
M	lodel:	Quest	Debtor 1 only		the amount of a	ny secured cl	aims on Sched	ule D:
Υ	ear:	2008	Debtor 2 only		Current value		Current valu	
А	pproximate Mileage:	100,000	Debtor 1 and Debtor 2 onl		entire property		portion you	own?
0	other information:		At least one of the debtors	and another	\$	6,350.00	\$	6,350.00
	2008 Nissan Quest with onlies	over 100,000	Check if this is commu	unity property (see				
Examples: No. Yes.  Add the doll	Boats, trailers, motors, personers  Describe lar value of the portion	onal watercraft, fishin	ecreational vehicles, other vehig vessels, snowmobiles, motorcycle wyour entries fro Part 2, including	accessories				\$ 6,956.00

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Doc 1

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Document
Last Name Mildred Debtor 1 First Name Middle Name

Describe Your Personal and Household Items	
Do you own or have any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions
Household goods and furnishings     Examples: Major appliances, furniture, linens, china, kitchenware	
No.	_
Yes. Describe  Furniture, linens, small appliances, table & chairs, bedroom set \$600	\$ <u>600.0</u> 0
07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
collections; electronic devices including cell phones, cameras, media players, games  No.	_
Yes. Describe  Flat screen TV, computer, printer, music collection, cell phone \$300	\$300.00
08. Collectibles of value	
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles  No.	
Yes. Describe	\$ 0.00
09. Equipment for sports and hobbies	\$0
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments  No.	
Yes. Describe	\$ 0.00
10. Firearms  Examples: Pistols, rifles, shotguns, ammunition, and related equipment  No.	
Yes. Describe	\$ 0.00
11. Clothes  Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  No.	<u> </u>
Yes. Describe  Normal Clothing, Shoes, Accessories  \$100	\$ <u>100.0</u> 0
12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No.	
Yes. Describe  Normal Clothing, Shoes, Accessories  \$50	\$50.00
13. Non-farm animals  Examples: Dogs, cats, birds, horses  No.	
Yes. Describe	\$ 0.00
14. Any other personal and household items you did not already list, including any health aids you did not list  No.	
Yes. Describe	\$0.00
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached	\$1,050.00
for Part 3. Write that number here>	

Debtor 1

Mildred First Name

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Desc Main

Middle Name

Rillo
Ruiz
 <del>I IAAIIMANT</del>
Döcument
Doddilloll

	Part 4: Describe Your Financial Assets	
Do	o you own or have any legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition  No.  Yes. Describe	
	Yes. Describe	\$0.00
17.	Z. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No.	
	Yes. Describe Account Type: Institution name: Checking Account PNC Bank	\$\$\$\$100.00
18.	B. Bonds, mutual funds, or publicly traded stocks  Examples: Bond funds, investment accounts with brokerage firms, money market accounts  No.	\$ <u>100.0</u> 0
19.	Yes. Describe Institution or issuer name:  Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No.	\$0.00
	Yes. Describe Name of Entity and Percent of Ownership:	\$0.00
20.	Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.  Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.  No.  Yes. Describe Issuer name:	
21.	Retirement or pension accounts	\$0.00
	Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans  No.  Yes. Describe Type of account and Institution name:	
		\$0.00
22.	2. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No.	
	Yes. Describe Institution name or individual:	\$0.00
23.	Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)  No.	
24.	Yes. Describe Issuer name and description:  Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.	\$0.00
	26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).  No.	
	Yes. Describe Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c	\$0.00
25.	5. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers  No.	
26	Yes. Describe  5. Patents, copyrights, trademarks, trade secrets, and other intellectual property	\$0.00
۷۰.	Examples: Internet domain names, websites, proceeds from royalties and licensing agreements  No.	
	Yes. Describe	\$

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— Document Page 13 of 56 Charles (if known) Case 18-08384 Doc 1 Desc Main Mildred Debtor 1 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses Yes Describe..... 0.00 Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you Yes. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Describe..... Past Due Child Support <u>Unknown</u> 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ΠNo. Company Name & Beneficiary: Yes. Describe..... Health Insurance through Employer \$0 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No. Yes. Describe..... 0.00 35. Any financial assets you did not already list Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$100.00 for Part 4. Write that number here ----Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. Part 5: 37. Do you own or have any legal or equitable interest in any business-related property? No.

No.

☐ Yes.

Current value of the portion you own?

Current value of the portion you own?

Do not deduct secured claims or exemptions

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Document Page 14 of 56 humber (if known) Doc 1 Case 18-08384 Desc Main Mildred Debtor 1 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes. Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Yes. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.	
16. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No.	
Yes. Describe	
	\$0.00
17. Farm animals	
Examples: Livestock, poultry, farm-raised fish	
No.	
Yes. Describe	
	\$\$
18. Crops—either growing or harvested	
No.	
Yes. Describe	
	\$
19. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
No.	
Yes. Describe	
	\$\$
60. Farm and fishing supplies, chemicals, and feed	
No.	
Yes. Describe	
_	\$ 0.00

Debtor 1 Mildred Case 18-08384 Doc 1 Filed 03/22/18 Entered 03/22/18 17:38:41 Desc Main Page 15 of Page 15 of

51. Any farm- and commercial fishing-related property you did not already list No.		
Yes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for Part 6. Write that number here		\$0.00
Part 7: Describe All Property You Own or Have an Interest in That You Did No	it List Above	
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number he	re>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 6,956.00	
57. Part 3: Total personal and household items, line 15	\$ 1,050.00	
58. Part 4: Total financial assets, line 36	\$ 100.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. <b>Total personal property.</b> Add lines 56 through 61	\$ 8,106.00	\$ 8,106.00
63. <b>Total of all property on Schedule A/B.</b> Add line 55 + line 62		\$8,106.00

Official Form 106A/B Record # 750703 Schedule A/B: Property Page 6 of 6

Fill in this in	formation to iden	tify your case:				
Debtor 1	1 Mildred		Mildred Ruiz		Ruiz	
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	ILLINOIS (State)			
Case Number	r		_			
(If known)						

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Vou are clai	ming state and federal nonbankrupt	ov exemptions 11 II S C	\$ 522/b)/3)	
	ming federal exemptions. 11 U.S.C.		g 322(b)(3)	
」 You are ciai	ming rederal exemptions. 11 U.S.C.	§ 522(D)(2)		
or any propert	ty you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in	the information below.	
•	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
rief escription:	2003 Honda Civic with over 150,000 miles.	\$ <u>606</u>	\$ _ 2,400	735 ILCS 5/12-1001(c)
ine from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
rief escription:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>600</u>	\$_600	735 ILCS 5/12-1001(b)
ine from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit	
rief escription:	Flat screen TV, computer, printer, music collection, cell phone	\$_300	\$_300	735 ILCS 5/12-1001(b)
ine from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
rief escription:	Normal Clothing, Shoes, Accessories	\$ <u>100</u>	\$_100	735 ILCS 5/12-1001(a),(e)
ine from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	

Last Name

Debtor 1 Mildred

First Name

dred Documer

Middle Name

Document Page 17 of 56

	ant 2⊪ Additi	onal Page				
		n of the property and line on nat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemp	ition
			Copy the value from Schedule A/B	Check only one box for each exemption		
	Brief description:	Normal Clothing, Shoes, Accessories	\$_50	\$_ 50	735 ILCS 5/12-1001(a),(e)	
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit		
	Brief description:	Checking Account, PNC Bank, 100.00	\$ <u>100</u>	\$_100	735 ILCS 5/12-1001(b)	
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
	Brief description:	Past Due Child Support	\$Unknown		735 ILCS 5/12-1001(g)(4)	
	Line from Schedule A/B:	29		100% of fair market value, up to any applicable statutory limit		
3.	Are you claiming	g a homestead exemption of mo	re than \$160,375?			
		tment on 4/01/19 and every 3 yea		or after the date of adjustment .)		
ı	No.			<del> </del>		
ľ	=	acquire the property covered by	the exemption within 1 215 day	vs hafora you filed this case?		
	□ No	acquire the property covered by	the exemption within 1,215 day	ys before you filed this case?		
	Yes.					
0	fficial Form 106C	Record # 750703	Schedule C: The	Property You Claim as Exempt	Pag	e 2 of 2

Fill in this int	Caco 19 0 formation to identify		c 1 Eilad 02/22/19	Entered 03/22/1 8 of 56	.8 17:38:41	Desc Main	
Debtor 1	Mildred		Ruiz				
	First Name	Middle Name	Last Name				
Debtor 2				_			
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the	e: <u>NORTHERN</u>	District of <u>ILLINOIS</u> (State)			_	
Case Number			(State)			Check if this	s is an
(If known)						amended fil	ing
Official Fo	orm 106D						
Schedule	D: Creditors	Who Have	Claims Secured by	Property			12/15
1. Do any cred	s, write your name a ditors have claims so eck this box and sub in all of the informat dist All Secured Claim	ecured by your promit this form to the ion below.		You have nothing else to repo	rt on this form.		
		ditantan araba dia	and the second of the second		Column A	Column A	Column C
for each cla	aim. If more than one	e creditor has a pa	an one secured claim, list the creditarticular claim, list the other creditors all order according to the creditors	ors in Part 2.	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 Nationw	ide CAC LLC		Describe the property that sec	ures the claim:	<b>\$</b> _14,458.00	<b>\$</b> 6,350.00	\$ <u>8,108.00</u>
Creditor's N			2008 Nissan Quest with over	100,000 miles			
3435 N O	Cicero Ave Street						
110111201	Cucot		As of the date you file, the clai	m is: Check all that apply			
			Contingent	in io. Oncok all that apply.			
Chicago		L 60641	Unliquidated				
City	•	State Zip Code	Disputed				
	the debt? Check one.		Nature of Lien. Check all that ap				
Debtor 1	•		An agreement you made (such	n as mortgage or secured			
Debtor 2	and Debtor 2 only		car loan)  Statutory lien (such as tax lien	machanic's lien)			
=	one of the debtors and	another	Judgment lien from a lawsuit	, mediane 3 nem			
			Other (including a right to offse	et)			
	if this claim relates to nity debt	а	_				
	-	17-11-08	Last 4 digits of account number	er <u>4169</u>			
Part 2:	ist Others to Be Notif	fied for a Debt Tha	t You Already Listed				
trying to collect	from you for a debt y	ou owe to someor that you listed in	out your bankruptcy for a debt that ne else, list the creditor in Part 1, ar Part 1, list the additional creditors	nd then list the collection agend	cy here. Similarly, if yo	u have more	
, , ,	31.5. 5.0	1.290.					

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 14,458.00

<b>5</b> 111 1	in this in	formation to identify your case:	Doc 1	Eilad 02/22/19			:38:41	Desc Main	
' '''	iii diiis iii	iorniation to identity your case.	•			9 of 56			
Deb	tor 1	Mildred		Ruiz					
		First Name Midd	Idle Name	Last Name					
Deb	tor 2								
(Spot	use, if filing)	First Name Midd	Idle Name	Last Name					
Unit	ed States	Bankruptcy Court for the : <u>NORTH</u>	HERN_ Dist	rict of <u>ILLINOIS</u>					
0				(State)				☐ Check if	this is an
	e Number nown)							amende	
⊃tt:~	Sigl F	own 1065/5						4	- ·····g
אוונ	iai F	orm 106E/F							
<u>Sche</u>	edule	E/F: Creditors Who	Have	<b>Unsecured Claims</b>	<b>;</b>				12/15
ist the I/B: Pr redito eeded	other paroperty (Coperty (Coper	and accurate as possible. Use arty to any executory contracts Official Form 106A/B) and on So artially secured claims that are ne Part you need, fill it out, num ional pages, write your name an List All of Your PRIORITY Unsecur	or unexpir chedule G: listed in S liber the en nd case nu	red leases that could result in a Executory Contracts and Une schedule D: Creditors Who Hav tries in the boxes on the left. A	a claim. Als expired Leas ve Claims S	o list executory contractions (Official Form 106G) ecured by Property. If r	cts on <i>Schedul</i> ). Do not inclue nore space is	le	
1 Do	any cred	ditors have priority unsecured o	claims aga	inst you?					
50			ciaiiiis aga	mot your					
		to Part 2.							
Ш									
ea no un	ch claim npriority secured	our priority unsecured claims. I listed, identify what type of claim amounts. As much as possible, li claims, fill out the Continuation P planation of each type of claim, se	n it is. If a cl list the clair Page of Par	aim has both priority and nonprins in alphabetical order according to 1. If more than one creditor ho	riority amouning to the cre olds a particu	ats, list that claim here are editor's name. If you have ular claim, list the other c	nd show both pre e more than two	riority and o priority	
(1 (	or arr exp	nation of each type of dailin, se			action books	St.)	Total claim	Priority	Nonpriority
								amount	amount
Pari	2:	List All of Your NONPRIORITY Uns	secured Cla	ilms					
3. <b>Do</b>	any cred	ditors have nonpriority unsecur	red claims	against you?					
	No. Yo	u have nothing to report in this pa	art. Submi	t this form to the court with your	r other sched	dules.			
	Yes.								
no inc	npriority i	our nonpriority unsecured clain unsecured claim, list the creditor Part 1. If more than one creditor ut the Continuation Page of Part	separately holds a pa	for each claim. For each claim	listed, ident	ify what type of claim it is	s. Do not list cla	aims already	Tatal oleim
4.1	Aaron's	Sales & Lease		Last 4 digits of account number					Total claim \$_500.00
	Creditor's I	Name bley Blvd.	_	When was the debt incurred?					
	Number	Street							
				As of the date you file, the claim	is: Check all	that apply.			
	Calume	t City IL 60409	, [	Contingent					
	City	State Zip Cod	- 1	Unliquidated					
W		the debt? Check one.	L	Disputed					
ļ	Debtor 1	*							
Ļ	Debtor 2	*		Type of NONPRIORITY unsecure	ed claim:				
Ļ	=	1 and Debtor 2 only	L	Student loans	ration	ont or dive			
Ļ	=	one of the debtors and another	L	<ul> <li>Obligations arising out of a separethat you did not report as priority</li> </ul>	-	ent or divorce			
L	_	if this claim relates to a unity debt	Г	Debts to pension or profit-sharing		other similar debts			
Is		n subject to offest?		Porton or profit originity	J F G G G				
	No			Other. Specify Housing/Ren	ntal/Lease				
	Yes								

Document Page 20 of 56 Case Number (if known) Debtor 1 Mildred

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2 City of Chicago Bureau Parking	Last 4 digits of account number	\$ <u>6,000.00</u>
Creditor's Name	- — — — — —	_
121 N. LaSalle St	When was the debt incurred?	
Number Street		
Room 107	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60602	☐ Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other Specify Debt Owed	
Yes	Other. Specify Debt Owed	
4.3 Cook Brothers	Last 4 digits of account number	<b>\$</b> _500.00
Creditor's Name		· <del></del>
1740 N Kostner Ave.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60639	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Housing/Rental/Lease	
Yes Edfinancial Sandona I	0700	• 4 20E 00
4.4 Edfinancial Services L	Last 4 digits of account number0799	<u>\$ 1,205.00</u>
Creditor's Name 120 N Seven Oaks Dr	When was the debt incurred? 2016-2017	
	This has the dest mounted:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Knoxville TN 37922	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		

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	Case 10-00304	DUC I	LIIGU 03/22/10	LINCIEU 03/22/10 17.30.41	Desc Main
ebtor 1	Mildred		<b>D</b> gcument	Page 21 of 56 Case Number (if known)	

rar	Your NONPRIORITY Unsecured Claims - C	ontinuation Fage		
After li	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.5	Edfinancial Services L	Last 4 digits of account number	0899	\$ <u>2,110.00</u>
	Creditor's Name		2016-2017	
	120 N Seven Oaks Dr	When was the debt incurred?	2010 2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Knoxville TN 37922	Unliquidated		
	City State Zip Code	Disputed		
·	Vho owes the debt? Check one.			
ļ	Debtor 1 only			
إ	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
L	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
ſ	Check if this claim relates to a	that you did not report as priority cla	aims	
_	community debt	Debts to pension or profit-sharing pl	lans, and other similar debts	
l	s the claim subject to offest?			
ļ	No	Other. Specify		
	Yes		0.407	0.40.00
4.6	Turner Acceptance CRP	Last 4 digits of account number	9497	\$ <u>840.00</u>
	Creditor's Name		2017-04-07	
	5900 W Howard St	When was the debt incurred?	2017-04-07	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Skokie IL 60077	Unliquidated		
	City State Zip Code	Disputed		
Y	Vho owes the debt? Check one.	<u> Призракса</u>		
ļ	Debtor 1 only			
L	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
L	Debtor 1 and Debtor 2 only	Student loans		
[	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
Γ	Check if this claim relates to a	that you did not report as priority cla	aims	
•	community debt	Debts to pension or profit-sharing pl	lans, and other similar debts	
ŀ	s the claim subject to offest?			
ļ	No	Other. Specify		
	Yes			
4.7	Zoca Loans	Last 4 digits of account number		\$ <u>0.00</u>
	Creditor's Name			
	27565 Research Park Dr	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Mission SD 57555	Unliquidated		
	City State Zip Code	Disputed		
	Vho owes the debt? Check one.	<u> Прирагоа</u>		
ļ	Debtor 1 only			
L	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
ſ	Check if this claim relates to a	that you did not report as priority cla	aims	
•	community debt	Debts to pension or profit-sharing pl	lans, and other similar debts	
ŀ	s the claim subject to offest?			
ļ	No	Other. Specify PayDay Loan		
	Yes			
Par	List Others to Be Notified for a Debt Tha	t You Already Listed		

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Debtor 1 Mildred

----

Middle Name Last Na

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims.  Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$ 3,315.00
	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	2 245 00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$ 3,315.00
	<ul><li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li><li>6h. Debts to pension or profit-sharing plans, and other</li></ul>	6g.	\$

Fill	in this inf		Q 00204 Do	c 1	Eilad 02/22/19	Ento	ed 03/22/18 3 of 56	3 17:38:41	Desc Main	
		iormation to lac	many your case.				3 01 50			
Deb	otor 1	Mildred			Ruiz	-				
Dob	stor O	First Name	Middle Name		Last Name					
	otor 2 use, if filing)	First Name	Middle Name		Last Name	-				
Unit	ted States	Bankruntcy Court	for the : <u>NORTHERN</u>	District of	f ILLINOIS					
			. <u> </u>	Diotriot	(State)				Check if this is a	n
	nown)								amended filing	•
Offic	cial Fo	orm 1060	3							
			<del>_</del>	s and	l Unexpired Lea	202				12/15
nforma additio	ation. If m nal pages you hav	nore space is not so, write your nate any executory eck this box and	eeded, copy the addition and case number ( contracts or unexpire) submit this form to the	onal pag if known ed lease court wi		ntries, and	attach it to this pa	ge. On the top of a		
exa	-	nt, vehicle lease	• •	•	have the contract or lease ons for this form in the inst				•	
P	erson or	company with v	whom you have the co	ntract o	r lease		State what th	ne contract or leas	se is for	
2.1	Bickerdi	ke Apartments					Lessor			
	Name	Namba A								
	Number	North Ave. Street				_				
	Chicago	1		IL 6	0647					
	City			State Z	ip Code	_				
2.2						_				
	Name									
	Number	Street				_				
	City			State Z	ip Code	_				
2.3										
	Name					_				
	Number	Street				_				
	City			State Z	ip Code	_				
2.4										
	Name					_				
	Number	Street				_				
	City			State Z	ip Code	_				
2.5										
	Name					_				
	Number	Street				_				

State Zip Code

City

Fill in this in	formation to iden	tify your case:	
Debtor 1	Mildred	Ruiz	
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		— (Otate)
(If known)			

12/15

# Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

ally F	Auditio	onal Pages, write your name and	u case number (ii known). Answ	er every question.	
1. [	Οο γοι	u have any codebtors? (If you ar	re filing a joint case, do not list eit	her spouse as a codel	btor.)
	No	).			
	Ye	es			
			I in a community property state levada, New Mexico, Puerto Rico		nity property states and territories include
'		o. Go to line 3.	evada, New Mexico, Fuello Nico	, rexas, washington,	and wisconsin.)
	=		ise, or legal equivalent live with yo	ou at the time?	
L	֓֞֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	No			
		Yes. Inwhich community state	e or territory did you live?	Fill in	the name and current address of that person.
				<del></del>	
		Name of your spouse, former spouse or l	legal equivalent		
		Number Street			
		City	State	Zip Code	
		•	• •		pouse is filing with you. List the person
		=		-	re you have listed the creditor on cial Form 106G). Use Schedule D,
		lule E/F, or Schedule G to fill ou		0.00.00.00.00.00	
	Colu	umn 1: Your codebtor			Column 2: The creditor to whom you owe the debt
					Check all schedules that apply:
3.1					Schedule D, line
	Nan	ne			Schedule E/F, line
	Nur	mber Street			Schedule G, line
	City	<i>I</i>	State	Zip Code	_
3.2					Schedule D, line
	Nan	ne			Schedule E/F, line
	Nur	mber Street			Schedule G, line
	City		State	Zip Code	_
3.3					Schedule D, line
	Nan	ne			Schedule E/F, line
	Nur	mber Street			Schedule G, line
	City	/	State	Zip Code	

Official Form 106H Record # 750703 Schedule H: Your Codebtors Page 1 of 1

			Documeni	Page 75	, 01 50
Fill in this in	nformation to iden	tify your case:			
Debtor 1	Mildred		Ruiz		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court fo	r the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS		
Case Numbe (If known)	r				Check if this is:
(II KIIOWII)					An amended filing
					A supplement showing post-petition
					chapter 13 income as of the following date:
~ <i></i>	4001				
Official F	<u>orm 106l</u>				MM / DD / YYYY
C = b = d l	a I. Varre	l			

**Schedule I: Your Income** 

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Teacher		
	Occupation may Include student or homemaker, if it applies.	Employers name Employers address	Concordia Place		
			Chicago, IL 60618		,
		How long employed there?	Since 3/1/2017		
Pa	rt 2: Give Details About Month	ly Income			
	Estimate monthly income as of ti spouse unless you are separated. If you or your non-filing spouse ha lines below. If you need more space	ve more than one employer, comb	ine the information for a		·
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa calculate what the monthly wage w	-	\$2,330.00	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$2,330.00	\$0.00

 Official Form 106I
 Record # 750703
 Schedule I: Your Income
 Page 1 of 2

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Debtor 1 Mildred

Mildred Document Ruiz Page 26 of 56 Case Number (if known) \_

\$2,256.28
<b>,</b>
. \$0.00
\$2,256.28
,-,-55.26

Fill in this in	formation to identify your	case:				
Debtor 1	Mildred First Name	Middle Name	Ruiz Last Name	Check if this is:	ed filing	
Debtor 2					ŭ	-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income as	of the following d	ate:
	Bankruptcy Court for the : N	ORTHERN DISTRICT	OF ILLINOIS		YYYY	
Case Number (If known)				WINT BB 7		
Official F	orm 106J			1 1 '	filing for Debtor a separate house	2 because Debtor 2 hold.
Schedul	e J: Your Expe	enses				12/15
	=	-		are equally responsible for supplyi ges, write your name and case num	=	
Part 1: D	escribe Your Household					
	nt case? So to line 2.  Does Debtor 2 live in a sep No. Yes. Debtor 2 must fil		lule J.			
2. Do you h	ave dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
Do not lis Debtor 2.	t Debtor 1 and		ut this information for endent	Debtor 1 or Debtor 2	<del>age</del>	with you?
Do not st	ate the dependents'			Daughter		X Yes
names.				Son	9	No
				3011		Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
	expenses include s of people other than	X No				
yourself	and your dependents?	Yes				
Part 2:	stimate Your Ongoing Montl	hly Expenses				
-	f a date after the bankrupto			n as a supplement in a Chapter 13 on the form the form at the top of the form	-	
	-	=	tance if you know the value or Income (Official Form 106	l.)	Y	our expenses
4. The rent	al or home ownership exp	enses for your res	idence. Include first mortgag	e payments and		
	for the ground or lot.	-	0.0		4.	\$710.00
If not inc	luded in line 4:					
4a. Re	al estate taxes				4a.	\$0.00
4b. Pro	perty, homeowner's, or ren	ter's insurance			4b.	\$0.00
4c. Ho	me maintenance, repair, an	d upkeep expenses	3		4c.	\$0.00
4d. Ho	meowner's association or co	ondominium dues			4d.	\$0.00

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Case Number (if known) \_\_

Mildred

Debtor 1

First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$90.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$90.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$325.00 7. 7. Food and housekeeping supplies \$200.00 8. 8. Childcare and children's education costs \$25.00 9. Clothing, laundry, and dry cleaning 10. \$40.00 Personal care products and services 10. \$0.00 11. Medical and dental expenses 11. \$95.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a. Life insurance \$0.00 15b. Health insurance 15b. \$110.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$325.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 750703 Schedule J: Your Expenses Page 2 of 3 Mildred Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$19.00 Student Loans (\$19.00), 21. 21. Other. Specify: \$2,029.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,256.28 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,029.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$227.28 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 750703 Schedule J: Your Expenses Page 3 of 3

Fill in this in	nformation to ident	tify your case:	
Debtor 1	Mildred		Ruiz
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number (If known)		the : <u>NORTHERN</u> District of	(State)

## Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT a	an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read	the summary and schedules filed with this declaration and that they are true and
correct.	•
✗ /s/ Mildred Ruiz	×
Signature of Debtor 1	Signature of Debtor 2
Date_03/09/2018	Date
MM / DD / YYYY	MM / DD / YYYY

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			2001110111	0.00
Fill in this in	formation to ide	entify your case:		
Debtor 1	Mildred		Ruiz	
	First Name	Middle Name	Last Name	
	T II OCT TALLITO	madio Name	Last Hamo	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court	for the : NORTHERN District of I	LLINOIS	
	. ,		(State)	
Case Number	r		_	
(If known)			_	

# Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.								
Part 1: Give Details About Your Marital Status	and Where You Lived Before							
01. What is your current marital status?								
Married								
Not married								
02 During the last 3 years, have you lived anywh	nere other than where you live no	w?						
☐ No.								
Yes. List all of the places you lived in the la	st 3 years. Do not include where y	rou live now.						
Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there					
		Same as Debtor 1	Same as Debtor 1					
3752 W Altgeld St	FROM 06/2015							
Chicago IL 60647-1172	To 06/2017							
		<del></del>						
03 Within the last 8 years, did you ever live with property states and territories include Arizon and Wisconsin.)  ■ No.  ■ Yes. Make sure you fill out Schedule H: You	a, California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Tex						

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Debtor 1 Mildred Ruiz Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$4,660 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$22,707 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, \$21,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) \$675 LINK Benefits From January 1 of current year until the date you filed for bankruptcy: LINK Benefits \$2700 For last calendar year: (January 1 to December 31, 2017) LINK Benefits \$4440 For last calendar year: (January 1 to December 31, 2016)

 
 Debtor 1
 Mildred First Name
 Ruiz Middle Name
 Page 33 of 56 Ruiz Last Name
 Case Number (if known)

P	art 3: List	Certain Payments You Made Before You Fil	led for Bankruptcy						
06	Are either Debtor 1's or Debtor 2's debts primarily consumer debts?								
	No. <b>Neither Debtor 1 nor Debtor 2 has primarily consumer debts.</b> Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?								
	☐ No. Go to line 7.								
	Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.  * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.								
		btor 1 or Debtor 2 or both have primarily		y creditor a total of \$600 o	or more?				
	_	No. Go to line 7.		•					
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.								
			Dates of payments	Total amount paid	Amount you still o	we Was this payment for			
		Nationwide CAC LLC 3435 N  Cicero Ave Chicago IL 60641	Monthly	\$ 1,059	\$ 13,399				
07	Insiders inclu- corporations agent, includi	before you filed for bankruptcy, did you mede your relatives; any general partners; reof which you are an officer, director, persong one for a business you operate as a second port and alimony.	elatives of any genera on in control, or owner	I partners; partnerships of r of 20% or more of their v	f which you are a genera voting securities; and an	y managing			
		all payments to an insider.							
			Dates of payment		Amount you still owe	Reason for this payment			
80	an insider?	before you filed for bankruptcy, did you ments on debts guaranteed or cosigned by	,,,	r transfer any property on	account of a debt that b	enefited			
	=	all payments to an insider.							
_			Dates of payment		Amount you still owe	Reason for this payment Include creditor's name			
P	art 4: Iden	tify Legal actions, Repossessions, and For	eclosures						

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Debto	or 1	Mildred		Ruiz	Case Number (if kno	own)	
		First Name	Middle Name	Last Name			
09	List		ersonal injury cases, s		action, or administrative proceeding collection suits, paternity actions, s		
		No.					
		Yes. Fill in the details.					
				Nature of the case	Court or agency		Status of the case
10	Che	eck all that apply and fill in the		of your property repossessed	, foreclosed, garnished, attached, so	eized, or levied?	
		No. Go to line 11					
		Yes. Fill in the information be	elow.				
11		hin 90 days before you filed efuse to make a payment be			k or financial institution, set off an	y amounts from y	our accounts
		No. Go to line 11					
		Yes. Fill in the information be	elow.				
12					ssession of an assignee for the be	nefit of creditors	a
	_	rt-appointed receiver, a cus	todian, or another off	icial?			
	□ '	res.					
P	art 5	List Certain Gifts and Co	ontributions				
			for bankruptcy, did y	ou give any gifts with a total	value of more than \$600 per person	on?	
	_	-		. <b>. , .</b>	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	=	No.					
14	_	Yes. Fill in the details for each	-		de estado		
'*	VVIT	nin 2 years before you filed	for bankruptcy, did y	ou give any girts or contribu	tions with a total value of more that	an \$600 to any cn	arity?
		No.					
		Yes. Fill in the details for each	ch gift.				
P	art 6	List Certain Losses					
15		hin 1 year before you filed fonds	or bankruptcy or sinc	e you filed for bankruptcy, d	id you lose anything because of th	neft, fire, other dis	saster, or
		No.					
		Yes. Fill in the details for each	ch gift.				
			_				
P	art 7	List Certain Payments o	r Transfers				
16	con	sulted about seeking bankr	uptcy or preparing a	bankruptcy petition?	our behalf pay or transfer any pro		ou
	П	No.					
		Yes. Fill in the details					
	_						
		Party Contact Info		Description and value of ar	ny property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value:
		55 E. Monroe Street #3400	<u> </u>				\$4,000.00: \$0.00 paid prior to filing,
		Chicago,IL 60603					balance to be paid
							through the plan.

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 Debtor 1
 Mildred First Name
 Ruiz
 Fage 55 01 50

 Last Name
 Case Number (if known)

	Party Contact Info	Description and value of	any property transferred	Date paym or transfer	
	Hananyill Credit Counseling	Credit Counseling Services	<u> </u>	2018	\$25.00
	Hananwill Credit Counseling  115 N. Cross St.	-		2010	Ψ23.00
	Robinson, IL 62454	-			
	TODINSON, IL 02404	-			
		-			
17	Within 1 year before you filed for bankruptc promised to help you deal with your credito Do not include any payment or transfer that	rs or to make payments to your cre		fer any property to any	one who
	No.				
	Yes. Fill in the details.				
18	Within 2 years before you filed for bankrupt transferred in the ordinary course of your be include both outright transfers and transfers. Do not include gifts and transfers that you have been sufficient to be detailed for each gift.	usiness or financial affairs? s made as security (such as the gra	nting of a security intere		
	Yes. Fill in the details for each gift.				
19	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-p		o a self-settled trust or s	imilar device of which y	ou are a
	No.				
	Yes. Fill in the details for each gift.				
-	art 8: List Certain Financial Accounts, Instru	uments. Safe Denosit Royes, and Stor	ana Units		
20	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, association.	or other financial accounts; certifica	tes of deposit; shares in	-	
	No.				
	Yes. Fill in the details.	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21	Do you now have, or did you have within 1 y cash, or other valuables?	year before you filed for bankruptcy	, any safe deposit box o	r other depository for s	ecurities,
	No.				
	Yes. Fill in the details.				
		Who else had access to it?	Describe the content	nts	Do you still have it?
22	Have you stored property in a storage unit of	or place other than your home withi	n 1 year before vou filed	for bankruptcv?	Have It:
	No.		, , , , , , , , , , , , ,		
	Yes. Fill in the details.				
		Who else has or had access to it?	Describe the content	nts	Do you still have it?
	art 9: Identify Property You Hold or Control	for Someone Else			
- 1	art 9: Identify Property You Hold or Control				

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Debtor	1 Milo	dred		Ruiz	Case Number (if known)				
	First	Name	Middle Name	Last Name					
	Oo you h	• •	perty that so	meone else owns? Include any property	you borrowed from, are storing for, or ho	ld in trust			
	No.								
	Yes.	Fill in the details.		Where is the property?	Describe the property	Value			
Par	t 10:	Give Details About Envi	ronmental Info	ormation					
For t	he purp	ose of Part 10, the follo	owing definiti	ons apply:					
h	azardou	s or toxic substances,	wastes, or m	or local statute or regulation concerning laterial into the air, land, soil, surface wa the cleanup of these substances, wastes	ter, groundwater, or other medium,				
		ns any location, facility I to own, operate, or ut			, whether you now own, operate, or utilize	е			
		-	_	ronmental law defines as a hazardous wa ntaminant, or similar term.	aste, hazardous substance, toxic				
Repo	ort all no	tices, releases, and pr	oceedings th	at you know about, regardless of when t	hey occurred.				
24	Has any	governmental unit not	ified you that	you may be liable or potentially liable u	nder or in violation of an environmental la	aw?			
۱ ۱	No.								
	Yes.	Fill in the details.							
				Governmental unit	Environmental law, if you know it	Date of notice			
25	Java voi	u notified any governm	nental unit of	any release of hazardous material?					
- ' '	_	a notined any governii	ientai unit oi	any release of mazardous material:					
	No. Yes.	Fill in the details.							
				Governmental unit	Environmental law, if you know it	Date of notice			
26	Have you	u been a party in any ju	udicial or adn	ninistrative proceeding under any enviro	nmental law? Include settlements and ord	ders.			
	No.	Fill in the details.							
				Court or agency	Nature of the case	Status of the case			
Par	t 11:	Give Details About Your	Business or C	Connections to Any Business					
27	Nithin 4	vears before you filed	for bankrupt	cv. did you own a business or have any	of the following connections to any busin	ess?			
	_			a trade, profession, or other activity, eit		••••			
	_	• •		any (LLC) or limited liability partnership (	•				
	_ 	partner in a partnersh	ip						
	_			cutive of a corporation					
	ΠA	n owner of at least 5%	of the voting	or equity securities of a corporation					
١.,	No N	None of the above applic	es Go to Pai	† 12					
i				the details below for each business.					
		years before you filed ons, creditors, or other	-	cy, did you give a financial statement to	anyone about your business? Include all	financial			
	No.								
i	Yes. Fill in the details.								
	Date issued								

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 Debtor 1
 Mildred
 Ruiz
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Sign	Below	
answers are tr	ue and correct. I understand that making a fa	irs and any attachments, and I declare under penalty of perjury that the lse statement, concealing property, or obtaining money or property by fraud to \$250,000, or imprisonment for up to 20 years, or both.
🗶 /s/ Mildr	red Ruiz	×
Signature	e of Debtor 1	Signature of Debtor 2
MN	/09/2018 // / DD / YYYY	Date
_	additional pages to Your Statement of Finan	icial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No		
Yes		
Did you pay or	agree to pay someone who is not an attorne	y to help you fill out bankruptcy forms?
No		
Yes. Name	e of person	Attach the Bankruptcy Petition Preparer's Notice,
		Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

## United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re		
Mi	ldred Ruiz / Debtor	Case No:	
		Chapter:	Chapter 13
	DISCLOSURE OF CO	MPENSATION OF ATTORNEY FOR DEI	BTOR
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(mpensation paid to me within one year before the filing of idered or to be rendered on behalf of the debtor(s) in contents	the petition in bankruptcy, or agreed to be pai	d to me, for services
	For legal services, I have agreed to accept	\$4,000.00	
	Prior to the filing of this statement I have received	\$0.00	
	Balance Due	\$4,000.00	
2.	The source of the compensation paid to me was:		
	Debtor(s) Other: (specify)		
3.	The source of compensation to be paid to me is:		
	Debtor(s) Other: (specify)		
4.	I have not agreed to share the above-disclosed comporting of my law firm.	pensation with any other person unless they are	re members and associates
	I have agreed to share the above-disclosed compens of my law firm. A copy of the agreement, together attached.		
5.	In return for the above-disclosed fee, I have agreed to recase, including:	nder legal service for all aspects of the bankru	ptcy
	a. Analysis of the debtor's financial situation, and ren	dering advice to the debtor in determining wh	ether to file a petition in
	bankruptcy;		
	b. Preparation and filing of any petition, schedules, sta		
	c. Representation of the debtor at the meeting of credi	tors and confirmation hearing, and any adjour	ned hearings thereof;
6.	By agreement with the debtor(s), the above-disclosed fee	e does not include the following service:	
		CERTIFICATION	
	I certify that the foregoing is a complete payment to me for representation of the debt	statement of any agreement or arrangement f tor(s) in this bankruptcy proceedings.	or
	Date: 03/20/2018	/s/ Wylie W Mok	
	Date	Signature of Attorney	
		Geraci Law L.L.C.	

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Name of law firm

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1-866-925-1313 www.infotapes.com



Consultation Attorney: MOK



Desc Main

Record #: 750-703

Attorney Retainer Agreement Chapter 13 The undersigned hires Geraci Law L.L.C. for representation in a Chapter 13 bankruptcy. I have signed and received a copy of any "Court Approved Retention Agreement" (CARA) or "Rights and Responsibilities" (RR) between Chapter 13 Debtors and their Attorneys" Any terms that conflict with it are null and void. I agree to comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be \$ 4 0000 or the fee stated in the CARA or RR if applicable. I have been advised of my Chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than attorney or paralegal will work on my case. I will use CLIENT CORNER and read all material on it and the Geraci Law Website. FEES: This does NOT INCLUDE court filing cost of \$310, credit counseling or financial management classes. Any amount not paid by me prior to the case being filed shall be paid ahead of creditors through the Chapter 13 Trustee. The CARA fee is a flat fee, but my attorneys may apply to the court for additional fees based on the following hourly rates: Attorney-\$275/hr; Senior Attorney-\$375/hr; Supervising Attorney-\$450/hr; Paralegal-\$85/hr; Senior Paralegal-\$150/hr. if allowed by the CARA or court order, such as excessive work, motions, evidentiary hearings, adversary proceedings or appeals. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. I can choose to pay on an hourly basis, but flat fee usually results in me paying less. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will refund unearned fees. If I close my file, my case is dismissed or breach this contract I agree to pay for the work done. In Wisconsin, I can submit fee disputes to binding arbitration within 30 days with the Wisconsin Lawyers fund for Client Protection(c/o State Bar of Wisconsin, P.O. Box 7158, Madison, WI 53707-7158) I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. Attorney fees and costs get paid before my creditors before mortgage arrears, and vehicles scheduled to be paid in the plan, start getting paid. Vehicles may be scheduled to get a small payment to cover depreciation each month, like \$15-100, until attorney fees are paid, then the vehicle gets larger payments, so the vehicle is paid in about the same time as it would be if the attorney fees were not first. RESULT: if I fail to complete the plan, I may end up paying my attorney but not as much on my vehicle and mortgage arrears and other creditors, so I will to do my best to complete the plan. Injury or other claims or property I now have or acquire after filing Chapter 13, I must disclose to Geraci law and the Chapter 13 trustee and to the Bankruptcy Court and my creditors, in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. PLAN: My estimated payment is \$ 350 per month for 36 months based on the information I have provided, including income, expenses, assets and debts. The payment or length may need to be increased for all or part of the plan term. The Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what debts, assets property and exemptions I am claiming, and to make full disclosure to every question TAX REFUNDS or other income during plan: I will send my IRS and state tax returns to my attorney or the Trustee each year. I will turn over refunds, additional income or assets to the Trustee unless I am already paying my creditors 100%. If my income or expenses change, my plan payment may have to change. If I am eligible to receive a tax refund during my Chapter 13, I may have to send it to the Chapter 13 Trustee unless I am specifically advised that I do not need to. If I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I will make sure if I get INJURED or get A CLAIM after filing I WILL DISCLOSE IT BY AMENDING MY CASE Plan payment includes all debts I list, unless plan states otherwise: I may be paying some creditors directly. My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any taxes or HOA fees as long as the property is in my name; other

Student loans: are usually NEVER paid 100% in a Chapter 13, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if not paid in full: student loans; educational debts; tax debt interest; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.

Our Representation is limited to Bankruptcy Court until Discharge or case closing of this bankruptcy. We do not represent you in state court, or in loan modifications, short sales, etc. Any delay in filing could result in judgments or liens we can't eliminate in bankrupcy. When this case is closed by the Clerk or you receive a discharge, whichever is first, our representation of you ends.

Changes after this: I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

No Discharge If I fail to remain current in a domestic support obligation (DSO), or fail to certify to the Court that I have remained current in DSO or mortgage payments, or if I fail to take my financial management class. I have received the 11 U.S.C § 527(a) disclosures on a separate sheet.

(Joint Debtor) Dated: 2-27-18

Attorney for the Debtor(s) Representing Geraci Law L.L.C. rev 171129

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CHAPTER 13 PLAN ACKNOWLEDGMENT

I, MILW RUZ Chapter 13 plan with my attorney, and the following are the term	, hereby acknowledge that I have reviewed my
The total amount to be paid to the Trustee is estimated to be \$_ least months. This amount may change depending on the to pay will increase if I am required to turn over some or all of m	ι ψίΙ pay \$ 2 3 ς per month for at eclaims filed, and the total amount I am required
Any scheduled increases are as follows:	
This includes:	
These vehicles:	
These other secured debts:	
3. Tax debt of \$ Support debt of \$	
4. Other:	
Mortgages are provided for as follows:  Paid direct to the creditor every month Inclu  All of my debts are being paid in my Chapter 13 except the  The following vehicle(s):	following that I am paying direct:
• "	IN DEFERMENT N/A
Other:	
I understand that my attorneys' fees will be paid in my payments and my case is dismissed or converted before the have been paid as much as they may have otherwise been paid collateral if my case is dismissed or converted.  I understand my plan payments start with my first payment from my check, I must set it aside and send it to the Trustee.  I must pay the Trustee any non-exempt proceeds I will notify my attorneys if I am injured, have the rigreceive an inheritance, or otherwise become entitled to receive I must be signed up for client corner and texting so I will notify my attorneys if I move, change my phone I must provide my attorneys copies of my tax return the Trustee unless my attorney specifically informs me in writing Other:	se fees are paid, any secured creditors will not which may prevent me from keeping the aycheck after filing. If the payment is not deducted receive from any cause of action.  The to sue anyone for any reason, win the lottery, any sum of money during my bankruptcy.  The many attorneys can communicate with me.  The number or change or lose my job.  The severy year, and will turn over my tax refund to
For Geraci Law: X	Date: <u>3-22</u> -18

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## UNITED STATESBANRAGEPT OF COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often cricial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

## THE ATTORNEY AGREES TO

- Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 18-08384 Doc 1 Filed 03/22/18 Entered 03/22/18 17:38:41 Desc Mair 3. Personally review with the debtor **Doc signetite** computed **Doc signetit**
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 15 trustee, with particular attention to housing and vehicle payments.
- 6 Advise the debtor of the need to maintain appropriate insurance.

### BAFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or centinue after the filing of the case.
- 5 Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- (Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- Case 18-08384 Doc 1 Filed 03/22/18 Entered 03/22/18 17:38:41 Desc Mail 2. Inform the debtor that the debtor the debtor that the debtor that the debtor that the debtor that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 112 Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



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- 1 Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

## D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account:
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- Case 18-08384 Doc 1 Filed 03/22/18 Entered 03/22/18 17:38:41 Desc Mair (d) Any portion of the retainer that the client; and
- The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

## E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 2. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



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Any attorney retained to represent a debtor in representing the debtor on all matters arising in For all of the services outlined above, the attorn	the case unless otherw	ise ordered	by the court.
2. n addition, the debtor will pay the filing fee	in the case and other ex	xpenses of	\$310.00
Before signing this agreement, the attorney h	as received ,\$0	<u></u>	
oward the flat fee, leaving a balance due of \$ _	4,000 ; and \$ _	310	for expenses
eaving a balance due for the filing fee of \$	0		
attorney may apply to the court for additional complication must be accompanied by an itemizathe time expended, and the identity of the attorn served with a copy of the application and notification.	tion of the services rem ney performing the serv	dered, showices. The o	wing the date, debtor must be
Signed:			
Hildred Russ			
Co-Debtor(s)	Attorney for the Debtor(s	3)	



Do not sign this agreement if the amounts are blank.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mildred Ruiz / Debtor Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/09/2018 /s/ Mildred Ruiz

Mildred Ruiz

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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## UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Mildred

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/09/2018	/s/ Mildred Ruiz
	Mildred Ruiz
Dated: 03/20/2018	/s/ Wylie W Mok
	Attornev: Wylie W Mok

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4	Mildred	Ruiz	Case Number (if kn	own)		
tor 1	First Name	Middle Name Last Name				
		- Au Burnes				
rt 6	Answer These Questions					
	hat kind of debts do	16a. Are your debts primarily co as "incurred by an individual pri	onsumer debts? Consumer debts are defin imarily for a personal, family, or household pu	ed in 11 U.S.C. § 101(8) irpose."		
, v	:	No. Go to line 16b. Yes. Go to line 17.				
		16b. Are your debts primarily b money for a business or invest	usiness debts? Business debts are debts trend to the business trend or through the operation of the business	that you incurred to obtain s or investment.		
		No. Go to line 16c. Yes. Go to line 17.				
		16c. State the type of debts you ow	e that are not consumer debts or business de	bts.		
, postavalne						
	Are you filing under Chapter 7?	No. I am not filing under Cha		operty is excluded and		
	Do you estimate that after	Yes. I am filling under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?				
	any exempt property is excluded and	□No.		•		
	administrative expenses	Yes.				
	are paid that funds will be	<b></b>				
	available for distribution to unsecured creditors?					
-		<b>1</b> -49	<b>1,000-5,000</b>	25,001-50,000		
٠ !	How many creditors do you estimate that you	<b>□</b> 50-99	5,001-10,000	50,001-100,000		
	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000		
PARTICULAR PROPERTY.		\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	How much do you estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
	be worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	☐\$10,000,000,001-\$50 billion		
		☐ \$500,001-\$1 million	\$100,000,001-\$500 million	☐More than \$50 billion		
	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion		
	estimate your liabilities	<b>\$50,001-\$100,000</b>	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
	to be?	<b>\$100,001-\$500,000</b>	☐ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion		
		□ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion		
Par	t 7: Sign Below					
or	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	ormation provided is true and		
		If I have chosen to file under Chap of title 11, United States Code. I u under Chapter 7.	oter 7, I am aware that I may proceed, if eligib nderstand the relief available under each cha	le, under Chapter 7, 11,12, or 13 pter, and I choose to proceed		
		If no attorney represents me and this document, I have obtained ar	l did not pay or agree to pay someone who is nd read the notice required by 11 U.S.C. § 342	not an attorney to help me fill out 2(b).		
			the chapter of title 11, United States Code, s			
		I understand making a false state with a bankruptcy case can result 18 U.S.C. §§ 152, 1341, 1519, ar	ment, concealing property, or obtaining mone tin fines up to \$250,000, or imprisonment for t d 3571.	y or property by fraud in connection up to 20 years, or both.		
		* Mildre	ad R	eature of Debtor 2		
		Signature of Debtor 1	J			
		Executed on : 3/		cuted on		
			1.000/	MM / DD / YYYY		

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Fill in this in	formation to identify your	case:				
Baltand	Mildred		Ruiz			
Debtor 1	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the :N	IORTHERN District of 1	ILLINOIS (State)			
Case Number			(State)		Check if this is an	n
(If known)					amended filing	
	orm 106 Dec					
Declara	tion About an	Individual D	ebtor's Sched	lules		12/15
If two married	people are filing together.	both are equally respo	onsible for supplying corre	ect information.		
					ealing property, or	
obtaining mon	ey or property by fraud in	connection with a ban	kruptcy case can result in	Making a false statement, conce n fines up to \$250,000, or imprisc	onment for up to 20	
years, or both	18 U.S.C. §§ 152, 1341, 15	i19, and 3571.	•			
	Sign Below					
Did you pa	y or agree to pay someon	e who is NOT an attorn	ney to help you fill out ban	kruptcy forms?		
No.						
Yes.	Name of Person			Attach Bankruptcy Petitic Signature (Official Form	on Preparer's Notice, Declaration, 119).	and
				J.J	·	
***************************************						
Under per	nalty of perjury, I declare t	nat I have read the sum	nmary and schedules filed	l with this declaration and that th	ey are true and	
A	0 0					
x l	Ildred	B	<b>x</b>			
Signal	ure of Debtor 1		Signature of Del	btor 2		

Date MM / DD / YYYY

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Debtor 1	Mildred		Ruiz	Case Number (if known)
Dobio.	E. Allena	Middle Name	Last Name	
	First Name			

rt 12: Sign Below
have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud n connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. I8 U.S.C. §§ 152, 1341, 1519, and 3571.
* July Od R Signature of Debtor 2
Date
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No No
Yes
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?
No
Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).

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## DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are munity or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a
- judge ruling against you, as in any lawsuit. 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

/2018

Mildred Ruiz

X Date & Sign

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mildred Ruiz / Debtor

Bankruptcy Docket #:

Judge:

## VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT

Mildred Ruiz

X Date & Sign

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Mildred Ruiz

Date: 3/9 /2018

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Mildred Ruiz / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 3/9/2018

Mildred Ruiz

X Date & Sign

Dated: > / 4 /2018

Attorney: Wylie W Mok